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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.
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09/231,745 01/15/99 D' AGOSTINO

J 1.706.98

EXAMINER

TM02/0718

MALLOY & MALLOY
2800 SW THIRD AVENUE
HISTORIC CORAL WAY
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TESEAMARTAM, M	
ART UNIT	PAPER NUMBER

2162

DATE MAILED:

07/18/01

Please find below and/or attached an Office communication concerning this application or proceeding.

Commissioner of Patents and Trademarks

ATTACHMENT: DISCUSSION OF ART CITED DURING PROSECUTION
BUT NOT RELIED UPON.

ERIC W. STAMBER
PRIMARY EXAMINER

Art Unit: 2764

Conclusion

8. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.
9. Diebold Plans Major Push in Market for Debit-Card Point of SaleTerminals, 09/28/1993, authorizes the purchase amount to be debited directly from a consumer's bank account.
10. New Dell E-commerce Guarantee Called "Weak", 08/13/1998 Credit card purchases made at its world wide web site will be secure.
11. The safe way to shop online, 09/1998, Anne Finnigan, Buying goods over the Internet with a credit card can be safe, fun and a great way to find bargains.
12. Attacking the smart card fortress, 09/1998, secure payment devices.
13. Taking transactions online, 10/1998, Electronic commerce

Any inquiry concerning this communication or earlier communications from the examiner should be directed to **Mussie Tesfamariam** whose telephone number is **(703)305-1393**. The examiner can normally be reached on Monday - Friday from 8:00 a.m. to 5:00 p.m. If attempts to reach the examiner by telephone are unsuccessful, the **examiner's supervisor, Jim Trammell** can be reached at **(703) 305-9768**.

Any response to this office action should be mailed to:

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Application/Control Number: 09/231745

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or faxed to:

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Or:

**(703)308-5357, (for informal or draft communications, please label
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**Hand-delivered responses should be brought to Crystal park II, 2121 Crystal Drive
Arlington, Virginia, (Receptionist).**

Mussie Tesfamariam

July 16, 2001